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# LAMPIRAN

Lampiran 1 Kuesioner

PENGARUH GAYA HIDUP, LITERASI KEUANGAN, DAN AKUNTANSI MENTAL TERHADAP PENGELOLAAN KEUANGAN MAHASISWA

Kepada :

Mahasiswa Akuntansi Universitas Pancasakti

Kota Tegal

Dengan Hormat,

Untuk memenuhi tugas akhir sebagai mahasiswa Universitas Pancasakti Kota Tegal, yakni penulisan skripsi yang berjudul “Pengaruh Gaya Hidup, Literasi Keuangan, Dan Akuntansi Mental Terhadap Pengelolaan Keuangan Mahasiswa”.

Sehubungan dengan hal yang dimaksud, saya mohon partisipasinya untuk menjadi responden dalam penelitian ini dengan menjawab beberapa pertanyaan yang diajukan melalui kuesioner.

Sesuai dengan etika penelitian, peneliti sepenuhnya menjamin kerahasiaan identitas serta semua tanggapan. Atas kesediaan dan partisipasi dalam mengisi kuesioner ini saya ucapkan terima kasih.

|  |
| --- |
| Hormat Saya |
| Dwi Yuniar Ade Lestari |

1. Identitas Responden

Beri tanda centang (√) jika anda setuju

1. Nomor responden (Tidak perlu diisi)
2. Jenis kelamin : 1) Laki – laki

Perempuan

1. Semester : 1) 2 3) 6

2) 4 4) 8

1. Beri tanda centang (√) pada kolom yang paling sesuai dengan anda

Keterangan :

SS = Sangat Setuju

S = Setuju

N = Netral

TS = Tidak Setuju

STS = Sangat Tidak Setuju

1. Butir Pertanyaan

**Pengelolaan Keuangan**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO** | **Pertanyaan** | **STS** | **TS** | **N** | **S** | **SS** |
| **Indikator : Penggunaan Dana** | | | | | | |
| 1 | Ketika saya menginginkan sesuatu saya tidak tergesa-gesa untuk membelinya |  |  |  |  |  |
| 2 | Saya menahan ketertarikan diri saya terhadap barang-barang branded walaupun saya menginginkan barang itu. |  |  |  |  |  |
| 3 | Saya membayar tagihan tepat pada waktunya (misalnya tagihan uang kos, utang, dll) |  |  |  |  |  |
| **Indikator : Penentuan Sumber Dana** | | | | | | |
| 4 | Pendapatan yang saya setiap bulannya saya dapatkan dari orang tua saya |  |  |  |  |  |
| 5 | Saya mencatat penerimaan dan pengeluaran/belanja harian, mingguan, dan bulanan |  |  |  |  |  |
| 6 | Pengeluaran saya sesuai dengan anggaran atau rencana pengeluaran yang sudah ada |  |  |  |  |  |
| **Indikator : Manajemen Resiko** | | | | | | |
| 7 | Saya selalu memilih tempat berbelanja yang cukup murah untuk menghemat pengeluaran saya |  |  |  |  |  |
| 8 | Saya selalu membandingkan harga barang yang saya beli ditoko yang satu dan toko lainnya. |  |  |  |  |  |
| **Indikator : Perencanaan Masa Depan** | | | | | | |
| 9 | Saya menyediakan uang untuk kebutuhan yang tidak terduga di masa mendatang |  |  |  |  |  |
| 10 | Saya memiliki tabungan untuk tujuan jangka Panjang seperti mobil, Pendidikan, dan rumah. |  |  |  |  |  |
| 11 | Saya memiliki saham, obligasi, ataupun reksadana. |  |  |  |  |  |

*Sumber : Replikasi dari penelitian Pirari, (2020)*

**Gaya Hidup**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No** | **Pertanyaan** | **STS** | **TS** | **N** | **S** | **SS** |
| **Indikator : Aktivitas** | | | | | | |
| 1 | Saya membelanjakan uang saya untuk membeli keperluan kuliah seperti membeli buku kuliah, bayar uang kuliah, dan lainnya. |  |  |  |  |  |
| 2 | Saya selalu mengikuti trend terbaru gaya mahasiswa yang lainnya dikampus |  |  |  |  |  |
| **Indikator : Minat** | | | | | | |
| 3 | Dipuji teman-teman saya dikampus karena kelihatan modis dalam berpakian membuat saya senang dan percaya diri. |  |  |  |  |  |
| 4 | Saya menahan ketertarikan diri saya terhadap barang-barang yang tidak saya butuhkan, walaupun saya menginginkan barang tersebut. |  |  |  |  |  |
| 5 | Terkadang gaya hidup mewah teman-teman saya dikampus, membuat saya terlibat juga didalamnya. Seperti mengikuti mereka dalam segi berpakaian, make up, style, dan lain sebagainya. |  |  |  |  |  |
| 6 | Sebelum berbelanja saya menilai dulu produk yang saya mau beli, apakah produk tersebut berkulialitas bagus atau tidak. |  |  |  |  |  |
| **Indikator : Karakter – Karakter Dasar** | | | | | | |
| 7 | Saya bekerja keras utuk membayar uang kuliah saya, demi melanjutkan pendidikan saya sampai selesai. |  |  |  |  |  |
| 8 | Tempat tinggal saya yang saat ini jauh dari orangtua membuat saya harus pandai-pandai dalam mengatur keuangan agar tidak terjadi kekurangan setiap bulannya. |  |  |  |  |  |

*Sumber : Replikasi dari penelitian N. A. Putri & Lestari, (2019)*

**Literasi Keuangan**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No** | **Pertanyaan** | **STS** | **TS** | **N** | **S** | **SS** |
| **Indikator : Pemahaman Pengetahuan Mengenai Keuangan Pribadi** | | | | | | |
| 1 | Dengan pengetahuan keuangan memadai yang saya miliki saya dapat terhindar dari segala penipuan uang |  |  |  |  |  |
| 2 | Manfaat perencanaan keuangan pribadi adalah untuk mempersiapkan kebutuhan dan tujuan keuangan masa depan saya. |  |  |  |  |  |
| 3 | Pengelolaan keuangan yang baik dapat membantu membuat perencanaan jangka pendek dan jangka panjang |  |  |  |  |  |
| **Indikator : Penerapan Konsep dan Produk Keuangan Pribadi** | | | | | | |
| 4 | Kuliah merupakan bagian dari investasi karena setelah lulus dapat memperoleh penghasilan yang lebih besar daripada hanya lulusan sekolah menengah atas |  |  |  |  |  |
| 5 | Saya selalu mencatat tabungan saya setiap bulannya, agar saya tau berapa jumlah uang yang ditabung. |  |  |  |  |  |
| 6 | Menabung uang di Bank merupakan cara saya menyimpan uang yang aman. |  |  |  |  |  |
| 7 | Saya mengetahui tentang jenis pinjaman |  |  |  |  |  |
| 8 | Saya mengetahui tentang jenis asuransi (contoh: saya perlu memiliki asuransi kesehatan untuk menghindari pengeluaran lebih saat sakit) |  |  |  |  |  |
| 9 | Saya mengetahui tentang risiko asuransi (contoh: pada saat saya memiliki toko/usaha, selalu ada risiko mengalami bangkrut) |  |  |  |  |  |
| 10 | Saya mengetahui tentang jenis saham |  |  |  |  |  |
| 11 | Saya mengetahui tentang investasi jangka panjang |  |  |  |  |  |
| 12 | Saya mengetahui tentang risiko yang ada pada saat berinvestasi |  |  |  |  |  |

*Sumber: Replikasi dari penelitian Arianti, (2021)*

***Mental Accounting***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No** | **Pertanyaan** | **STS** | **TS** | **N** | **S** | **SS** |
| **Indikator : *Mental Budget*** | | | | | | |
| 1 | Setiap uang yang diterima langsung saya alokasikan ke dalam pos-pos tertentu sesuai dengan kebutuhan/keinginan (pos kebutuhan sehari-hari, pos makan, pos membayar kos, pos perkuliahan, dll) |  |  |  |  |  |
| 2 | Uang yang telah dialokasikan dalam pos-pos tersebut tidak akan saya gunakan di luar pos tersebut |  |  |  |  |  |
| 3 | Saya tidak perlu membagi uang saya ke beberapa pos karena sudah merasa mampu dalam mengatur suatu keuangan dengan cara sendiri |  |  |  |  |  |
| 4 | Saya sudah bekerja dan mengalokasikan uangnya ke dalam tabungan |  |  |  |  |  |
| **Indikator : *Self Control*** | | | | | | |
| 5 | Saya akan cenderung berhati-hati menggunakan uang yang didapat dari bekerja daripada uang saku yang didapat dari orangtua |  |  |  |  |  |
| 6 | Saya lebih banyak menabung uang dari hasil kerja keras dibanding dengan uang pemberian |  |  |  |  |  |
| **Indikator : *Short-Term Orientation*** | | | | | | |
| 7 | Saya merasa uang yang berasal dari uang pemberian orangtua lebih cepat habis daripada uang hasil bekerja |  |  |  |  |  |
| 8 | Dalam pemakaian uang, saya merasa di awal bulan lebih boros daripada di akhir bulan |  |  |  |  |  |

*Sumber : Replikasi dari (Silooy, 2015)*

Lampiran 2 Identitas Responden

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Nomor | Nama | Jenis Kelamin | Semester | Kelas |
| 1 | Faradila Eka Wulan Suci | Perempuan | 8 | Reguler |
| 2 | Putri Ayu Wulandari | Perempuan | 8 | Reguler |
| 3 | Agung Yulianto | Laki - Laki | 8 | Reguler |
| 4 | Diyah Nurul Fadhilah | Perempuan | 8 | Reguler |
| 5 | Icha Husnul Khotimah | Perempuan | 8 | Reguler |
| 6 | Mukhammad Dani | Laki - Laki | 6 | Reguler |
| 7 | Nur Anisa Puji Lestari | Perempuan | 8 | Reguler |
| 8 | Yessi | Perempuan | 8 | Reguler |
| 9 | Eka Suliswati | Perempuan | 8 | Reguler |
| 10 | Salma Elbatul Zaenab | Perempuan | 8 | Reguler |
| 11 | Eka Indriyani | Perempuan | 8 | Reguler |
| 12 | Citra Melyasari | Perempuan | 8 | Reguler |
| 13 | Zulfatunimah | Perempuan | 8 | Reguler |
| 14 | Fakultas Ekonomi dan Bisnisrianti Lestari | Perempuan | 8 | Ekstensi |
| 15 | Khusnul Amaliyah | Perempuan | 8 | Ekstensi |
| 16 | Lita Novia Yulianti | Perempuan | 8 | Reguler |
| 17 | Nur Inayah | Perempuan | 8 | Reguler |
| 18 | Sindy Pratiwi | Perempuan | 8 | Reguler |
| 19 | Iszatul Yasidah | Perempuan | 8 | Ekstensi |
| 20 | Rissa | Perempuan | 8 | Reguler |
| 21 | Leni Sugianto | Perempuan | 8 | Reguler |
| 22 | Friska Dwi Septiana | Perempuan | 8 | Reguler |
| 23 | Iis Mawanti | Perempuan | 8 | Reguler |
| 24 | Uswatun Khasanah | Perempuan | 8 | Reguler |
| 25 | Faisal Gunawan | Laki - Laki | 8 | Reguler |
| 26 | Rafika Nur | Perempuan | 8 | Reguler |
| 27 | Ismi Yatul Kaefiyah | Perempuan | 8 | Reguler |
| 28 | Gita Riyanti | Perempuan | 8 | Reguler |
| 29 | Aza Fitriyah | Perempuan | 8 | Reguler |
| 30 | Nurul Muftidah | Perempuan | 8 | Reguler |
| 31 | Siska Sofiyatun Nisa | Perempuan | 6 | Reguler |
| 32 | Vikri | Laki - Laki | 8 | Reguler |
| 33 | Samsa Buana N.S | Laki - Laki | 8 | Reguler |
| 34 | Dila Audia Monica | Perempuan | 8 | Reguler |
| 35 | Fany Nurizza Amaliyah | Perempuan | 2 | Reguler |
| 36 | Neli Rizkiyanti | Perempuan | 8 | Reguler |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 37 | Krisna Ardiyansyah | Laki - Laki | 4 | Reguler |
| 38 | Fitroh Choerunnisa | Perempuan | 8 | Reguler |
| 39 | Romzi Faozan | Laki - Laki | 8 | Reguler |
| 40 | Nasya Yunita Sari | Perempuan | 2 | Reguler |
| 41 | Popi Farahdila Sandi | Perempuan | 2 | Reguler |
| 42 | Anggi Nuril Handayani | Perempuan | 6 | Reguler |
| 43 | Aditya Fahmi | Laki - Laki | 8 | Reguler |
| 44 | Muhamad Akbar Maulana | Laki - Laki | 4 | Ekstensi |
| 45 | Diyah Nurul Fadhilah | Perempuan | 8 | Reguler |
| 46 | Moh Tasdik Maulana | Laki - Laki | 8 | Reguler |
| 47 | Dinda Pangestu | Perempuan | 4 | Reguler |
| 48 | Azzah | Perempuan | 4 | Reguler |
| 49 | Nuzul | Laki - Laki | 8 | Ekstensi |
| 50 | Jihan Nada Ariqoh | Perempuan | 2 | Reguler |
| 51 | Risma Fakultas Ekonomi dan Bisnisriyanti | Perempuan | 6 | Reguler |
| 52 | Muhamad David | Laki - Laki | 8 | Reguler |
| 53 | Windi Arti | Perempuan | 4 | Ekstensi |
| 54 | Sya'baeni Azzahroh | Perempuan | 4 | Reguler |
| 55 | Indah Ayu Lestari | Perempuan | 4 | Ekstensi |
| 56 | Fernanda Aldiansyah | Laki - Laki | 6 | Reguler |
| 57 | Firdha Farahdilla | Perempuan | 6 | Reguler |
| 58 | Mutiara Azzahra | Perempuan | 4 | Ekstensi |
| 59 | Viyanti Kumala Sari | Perempuan | 6 | Reguler |
| 60 | Usi Nada Sausan Nasori | Perempuan | 4 | Ekstensi |
| 61 | Puspita Nuratih | Perempuan | 6 | Ekstensi |
| 62 | Feristya Nurkhikmah | Perempuan | 4 | Reguler |
| 63 | Tuti Anawiyah | Perempuan | 4 | Reguler |
| 64 | Awlia Ghina Sari | Perempuan | 4 | Reguler |
| 65 | Rizqi Nadia Aulia | Perempuan | 4 | Reguler |
| 66 | Zaki Fakultas Ekonomi dan Bisnisri Muhtarom | Laki - Laki | 4 | Reguler |
| 67 | Hani Mumtaza | Perempuan | 4 | Reguler |
| 68 | Feni Okta Diningrum | Perempuan | 4 | Reguler |
| 69 | Nanda Farhana | Perempuan | 4 | Reguler |
| 70 | Prada Pangestu | Laki - Laki | 4 | Reguler |
| 71 | Mohammad Aria Wisnu S | Laki - Laki | 4 | Reguler |
| 72 | Saldila Musti | Perempuan | 4 | Reguler |
| 73 | Putri Amalia | Perempuan | 4 | Reguler |
| 74 | Krhisyna Arya Aditiya | Laki - Laki | 2 | Ekstensi |
| 75 | Yusuf Andy Pratama | Laki - Laki | 6 | Ekstensi |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 76 | Dian Bayu Irawan | Laki - Laki | 6 | Ekstensi |
| 77 | Della Oktaviyani | Perempuan | 6 | Ekstensi |
| 78 | Ricky P | Laki - Laki | 6 | Ekstensi |
| 79 | Riyan Santoso | Laki - Laki | 2 | Reguler |
| 80 | M. Umar Sidik | Laki - Laki | 2 | Reguler |
| 81 | Aisyah Riski Hidayatin | Perempuan | 6 | Ekstensi |
| 82 | Fajar Apriyanto | Laki - Laki | 2 | Reguler |
| 83 | Rijal Alfatah | Laki - Laki | 2 | Ekstensi |
| 84 | Sofa Azhar | Laki - Laki | 2 | Reguler |
| 85 | Andrean Raturangga | Perempuan | 2 | Reguler |
| 86 | Saepi Nurkholik | Laki - Laki | 2 | Reguler |
| 87 | Abdillah Nugroho S | Laki - Laki | 2 | Reguler |
| 88 | Anwar | Laki - Laki | 2 | Reguler |
| 89 | Kaka Umar | Laki - Laki | 2 | Reguler |
| 90 | Nana | Laki - Laki | 2 | Reguler |
| 91 | Affan Almishri | Laki - Laki | 6 | Ekstensi |
| 92 | Chevin Roy Bafi | Laki - Laki | 6 | Reguler |
| 93 | Tegar Pamungkas | Laki - Laki | 6 | Reguler |
| 94 | Lukman Hakim | Laki - Laki | 6 | Reguler |
| 95 | Dwi Azzah Bahiyyah | Perempuan | 6 | Reguler |
| 96 | Mega Putri Utami | Perempuan | 6 | Reguler |
| 97 | Friska Fasyah S. | Perempuan | 2 | Reguler |
| 98 | Moh Dedi Maulana | Laki - Laki | 6 | Reguler |
| 99 | Rian Fakultas Ekonomi dan Bisnisri Wibowo | Laki - Laki | 2 | Reguler |
| 100 | Wahyu Utomo | Laki - Laki | 2 | Reguler |

Lampiran 3 Data Peneliti

1. **Variabel Gaya Hidup X1**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Responden | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 | X1.7 | X1.8 |
| 1 | 5 | 1 | 4 | 5 | 1 | 4 | 4 | 4 |
| 2 | 3 | 4 | 1 | 3 | 1 | 5 | 5 | 1 |
| 3 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 4 |
| 4 | 5 | 1 | 1 | 3 | 2 | 4 | 4 | 2 |
| 5 | 4 | 3 | 4 | 4 | 3 | 5 | 4 | 5 |
| 6 | 4 | 2 | 2 | 4 | 3 | 4 | 5 | 4 |
| 7 | 3 | 5 | 4 | 4 | 5 | 3 | 5 | 5 |
| 8 | 4 | 1 | 2 | 4 | 1 | 5 | 3 | 3 |
| 9 | 5 | 5 | 3 | 5 | 1 | 5 | 5 | 5 |
| 10 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 5 |
| 11 | 4 | 2 | 2 | 4 | 2 | 5 | 3 | 5 |
| 12 | 5 | 2 | 2 | 5 | 2 | 5 | 3 | 2 |
| 13 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 14 | 5 | 2 | 1 | 3 | 3 | 5 | 5 | 3 |
| 15 | 4 | 3 | 4 | 2 | 2 | 5 | 5 | 5 |
| 16 | 5 | 3 | 3 | 4 | 3 | 4 | 2 | 2 |
| 17 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 4 |
| 18 | 5 | 3 | 4 | 5 | 3 | 5 | 3 | 5 |
| 19 | 5 | 3 | 4 | 5 | 3 | 5 | 5 | 4 |
| 20 | 4 | 5 | 4 | 4 | 3 | 5 | 4 | 5 |
| 21 | 5 | 3 | 3 | 3 | 3 | 4 | 3 | 5 |
| 22 | 3 | 2 | 3 | 4 | 3 | 5 | 5 | 5 |
| 23 | 3 | 3 | 4 | 3 | 2 | 4 | 3 | 4 |
| 24 | 4 | 4 | 3 | 4 | 3 | 5 | 4 | 5 |
| 25 | 5 | 5 | 4 | 4 | 4 | 5 | 3 | 5 |
| 26 | 4 | 2 | 2 | 4 | 3 | 4 | 4 | 2 |
| 27 | 4 | 5 | 4 | 5 | 3 | 5 | 4 | 5 |
| 28 | 5 | 1 | 2 | 3 | 2 | 5 | 3 | 5 |
| 29 | 5 | 2 | 2 | 5 | 2 | 5 | 5 | 2 |
| 30 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 31 | 4 | 1 | 4 | 5 | 1 | 4 | 2 | 3 |
| 32 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 |
| 33 | 3 | 2 | 2 | 3 | 2 | 3 | 3 | 3 |
| 34 | 4 | 3 | 3 | 2 | 4 | 3 | 4 | 4 |
| 35 | 5 | 3 | 2 | 5 | 2 | 4 | 4 | 3 |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 36 | 3 | 2 | 3 | 4 | 3 | 4 | 3 | 4 |
| 37 | 5 | 1 | 5 | 2 | 1 | 5 | 4 | 1 |
| 38 | 3 | 3 | 5 | 4 | 1 | 5 | 1 | 1 |
| 39 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 5 |
| 40 | 4 | 2 | 4 | 4 | 2 | 5 | 5 | 1 |
| 41 | 4 | 2 | 4 | 2 | 3 | 5 | 3 | 2 |
| 42 | 5 | 2 | 3 | 4 | 2 | 3 | 4 | 4 |
| 43 | 3 | 3 | 3 | 5 | 1 | 5 | 1 | 1 |
| 44 | 4 | 2 | 1 | 5 | 1 | 5 | 5 | 1 |
| 45 | 3 | 4 | 3 | 2 | 4 | 4 | 3 | 4 |
| 46 | 5 | 3 | 2 | 5 | 5 | 5 | 5 | 5 |
| 47 | 4 | 1 | 3 | 5 | 3 | 4 | 2 | 2 |
| 48 | 5 | 1 | 1 | 5 | 3 | 3 | 1 | 5 |
| 49 | 5 | 3 | 3 | 3 | 3 | 5 | 5 | 3 |
| 50 | 5 | 1 | 1 | 5 | 4 | 5 | 4 | 5 |
| 51 | 5 | 3 | 3 | 3 | 3 | 4 | 3 | 1 |
| 52 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 5 |
| 53 | 3 | 3 | 2 | 4 | 2 | 5 | 3 | 1 |
| 54 | 3 | 3 | 1 | 4 | 3 | 4 | 3 | 1 |
| 55 | 5 | 2 | 3 | 2 | 3 | 5 | 3 | 3 |
| 56 | 4 | 5 | 4 | 4 | 4 | 4 | 3 | 5 |
| 57 | 4 | 2 | 2 | 2 | 2 | 2 | 4 | 3 |
| 58 | 3 | 4 | 3 | 3 | 3 | 5 | 4 | 5 |
| 59 | 4 | 3 | 3 | 4 | 3 | 5 | 4 | 4 |
| 60 | 5 | 4 | 1 | 5 | 4 | 5 | 5 | 5 |
| 61 | 1 | 5 | 5 | 4 | 5 | 5 | 2 | 3 |
| 62 | 5 | 3 | 3 | 4 | 3 | 5 | 3 | 2 |
| 63 | 3 | 2 | 2 | 5 | 2 | 3 | 3 | 1 |
| 64 | 5 | 2 | 2 | 5 | 3 | 5 | 5 | 2 |
| 65 | 3 | 3 | 3 | 4 | 4 | 5 | 2 | 5 |
| 66 | 5 | 3 | 3 | 5 | 3 | 4 | 4 | 5 |
| 67 | 5 | 3 | 5 | 5 | 3 | 5 | 3 | 5 |
| 68 | 4 | 2 | 3 | 4 | 3 | 5 | 4 | 4 |
| 69 | 5 | 2 | 3 | 5 | 3 | 5 | 2 | 1 |
| 70 | 4 | 3 | 3 | 5 | 2 | 5 | 3 | 3 |
| 71 | 4 | 2 | 3 | 4 | 2 | 4 | 4 | 3 |
| 72 | 4 | 3 | 3 | 4 | 3 | 4 | 3 | 3 |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 73 | 3 | 2 | 3 | 4 | 3 | 5 | 3 | 3 |
| 74 | 4 | 3 | 3 | 4 | 3 | 4 | 5 | 5 |
| 75 | 5 | 2 | 2 | 5 | 2 | 5 | 5 | 4 |
| 76 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 5 |
| 77 | 3 | 2 | 1 | 4 | 2 | 3 | 2 | 1 |
| 78 | 5 | 1 | 1 | 5 | 1 | 5 | 5 | 1 |
| 79 | 4 | 2 | 4 | 4 | 2 | 4 | 3 | 3 |
| 80 | 5 | 1 | 1 | 5 | 3 | 5 | 3 | 5 |
| 81 | 5 | 1 | 2 | 5 | 1 | 5 | 5 | 1 |
| 82 | 5 | 3 | 3 | 5 | 3 | 5 | 5 | 5 |
| 83 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 4 |
| 84 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 5 |
| 85 | 5 | 1 | 3 | 5 | 1 | 5 | 5 | 5 |
| 86 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 87 | 4 | 1 | 3 | 4 | 5 | 4 | 5 | 5 |
| 88 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 89 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 5 |
| 90 | 4 | 2 | 3 | 3 | 2 | 3 | 3 | 3 |
| 91 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 4 |
| 92 | 3 | 2 | 2 | 4 | 3 | 5 | 3 | 1 |
| 93 | 5 | 1 | 2 | 4 | 5 | 5 | 4 | 5 |
| 94 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 |
| 95 | 4 | 3 | 4 | 3 | 4 | 4 | 3 | 4 |
| 96 | 1 | 1 | 2 | 3 | 1 | 5 | 2 | 5 |
| 97 | 1 | 5 | 5 | 1 | 5 | 2 | 1 | 2 |
| 98 | 5 | 1 | 2 | 2 | 1 | 5 | 3 | 1 |
| 99 | 1 | 4 | 5 | 1 | 5 | 1 | 2 | 1 |
| 100 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 5 |

1. **Variabel Literasi Keuangan**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Responden | X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | X2.6 | X2.7 | X2.8 | X2.9 | X2.10 | X2.11 | X2.12 |
| 1 | 4 | 5 | 4 | 4 | 4 | 4 | 1 | 4 | 4 | 5 | 4 | 4 |
| 2 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 3 | 3 |
| 3 | 5 | 5 | 5 | 5 | 5 | 5 | 2 | 3 | 1 | 5 | 5 | 5 |
| 4 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 3 | 3 | 3 | 3 | 3 |
| 6 | 4 | 3 | 3 | 3 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 |
| 7 | 3 | 5 | 4 | 5 | 4 | 3 | 5 | 4 | 5 | 3 | 5 | 4 |
| 8 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 3 | 4 | 4 | 4 | 4 |
| 9 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 10 | 4 | 3 | 3 | 5 | 2 | 3 | 4 | 2 | 4 | 3 | 4 | 4 |
| 11 | 5 | 5 | 5 | 4 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 12 | 4 | 4 | 4 | 3 | 2 | 4 | 4 | 4 | 4 | 3 | 4 | 4 |
| 13 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 |
| 14 | 5 | 5 | 5 | 5 | 3 | 4 | 5 | 5 | 3 | 2 | 4 | 4 |
| 15 | 5 | 5 | 5 | 5 | 3 | 5 | 3 | 5 | 4 | 3 | 4 | 3 |
| 16 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 4 |
| 17 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 5 |
| 18 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 3 | 3 | 4 | 5 |
| 19 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 |
| 20 | 4 | 5 | 5 | 5 | 3 | 5 | 4 | 5 | 5 | 3 | 3 | 4 |
| 21 | 5 | 5 | 5 | 3 | 4 | 3 | 3 | 4 | 3 | 3 | 3 | 3 |
| 22 | 5 | 5 | 5 | 4 | 5 | 5 | 3 | 3 | 4 | 3 | 4 | 4 |
| 23 | 4 | 5 | 4 | 2 | 2 | 4 | 3 | 4 | 3 | 4 | 4 | 4 |
| 24 | 5 | 4 | 3 | 4 | 3 | 5 | 5 | 4 | 4 | 4 | 4 | 4 |
| 25 | 5 | 4 | 4 | 1 | 1 | 4 | 3 | 5 | 5 | 4 | 4 | 4 |
| 26 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 3 | 4 | 4 | 4 |
| 27 | 4 | 5 | 5 | 3 | 2 | 5 | 3 | 3 | 3 | 2 | 2 | 3 |
| 28 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 4 | 5 |
| 29 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 2 | 4 | 5 | 5 | 5 |
| 30 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 31 | 4 | 5 | 5 | 5 | 3 | 5 | 3 | 4 | 4 | 4 | 4 | 5 |
| 32 | 5 | 4 | 5 | 3 | 5 | 5 | 3 | 4 | 5 | 5 | 4 | 4 |
| 33 | 4 | 4 | 4 | 2 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 |
| 34 | 3 | 4 | 3 | 4 | 3 | 3 | 2 | 4 | 4 | 3 | 5 | 3 |
| 35 | 3 | 5 | 5 | 5 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 4 |
| 36 | 3 | 4 | 4 | 5 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 |

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| 37 | 5 | 5 | 5 | 3 | 1 | 3 | 3 | 1 | 5 | 5 | 5 | 5 |
| 38 | 5 | 5 | 5 | 5 | 1 | 5 | 3 | 5 | 1 | 5 | 5 | 5 |
| 39 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 4 | 3 |
| 40 | 4 | 5 | 4 | 4 | 4 | 3 | 3 | 4 | 3 | 3 | 3 | 5 |
| 41 | 3 | 5 | 5 | 3 | 3 | 4 | 4 | 4 | 3 | 2 | 4 | 3 |
| 42 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 |
| 43 | 5 | 5 | 5 | 3 | 2 | 3 | 4 | 4 | 4 | 3 | 4 | 5 |
| 44 | 5 | 5 | 5 | 3 | 1 | 4 | 4 | 4 | 4 | 4 | 4 | 5 |
| 45 | 3 | 4 | 3 | 2 | 4 | 3 | 3 | 4 | 5 | 4 | 4 | 4 |
| 46 | 5 | 5 | 5 | 4 | 5 | 5 | 2 | 5 | 5 | 5 | 5 | 5 |
| 47 | 3 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| 48 | 3 | 5 | 5 | 3 | 1 | 5 | 3 | 3 | 4 | 1 | 4 | 4 |
| 49 | 5 | 5 | 5 | 5 | 4 | 3 | 4 | 3 | 4 | 5 | 5 | 5 |
| 50 | 5 | 5 | 5 | 3 | 5 | 3 | 5 | 3 | 5 | 5 | 5 | 5 |
| 51 | 5 | 5 | 5 | 5 | 3 | 5 | 5 | 3 | 3 | 3 | 4 | 4 |
| 52 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 |
| 53 | 4 | 4 | 4 | 2 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 |
| 54 | 4 | 5 | 5 | 1 | 3 | 2 | 4 | 4 | 4 | 3 | 4 | 4 |
| 55 | 3 | 5 | 5 | 4 | 3 | 3 | 4 | 3 | 3 | 3 | 2 | 3 |
| 56 | 5 | 3 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 57 | 3 | 3 | 5 | 5 | 3 | 3 | 2 | 2 | 3 | 2 | 4 | 3 |
| 58 | 4 | 5 | 5 | 3 | 3 | 5 | 5 | 5 | 5 | 4 | 5 | 3 |
| 59 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 |
| 60 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 5 |
| 61 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 62 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 |
| 63 | 3 | 4 | 3 | 3 | 2 | 3 | 3 | 3 | 2 | 2 | 3 | 3 |
| 64 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 65 | 5 | 5 | 5 | 5 | 2 | 4 | 3 | 2 | 1 | 2 | 5 | 4 |
| 66 | 5 | 5 | 4 | 5 | 3 | 5 | 4 | 4 | 4 | 4 | 4 | 4 |
| 67 | 5 | 5 | 5 | 5 | 4 | 4 | 3 | 3 | 4 | 4 | 3 | 3 |
| 68 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 3 |
| 69 | 4 | 5 | 5 | 3 | 4 | 5 | 3 | 4 | 1 | 2 | 1 | 3 |
| 70 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 |
| 71 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| 72 | 4 | 5 | 5 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| 73 | 4 | 5 | 5 | 4 | 5 | 4 | 3 | 3 | 4 | 3 | 3 | 3 |
| 74 | 4 | 5 | 5 | 3 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 4 |
| 75 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 76 | 3 | 4 | 4 | 3 | 3 | 4 | 3 | 3 | 3 | 2 | 3 | 3 |
| 77 | 4 | 5 | 4 | 3 | 2 | 5 | 5 | 3 | 5 | 5 | 5 | 5 |
| 78 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 3 | 5 |
| 79 | 3 | 4 | 2 | 3 | 4 | 2 | 4 | 5 | 4 | 5 | 5 | 5 |
| 80 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 5 | 5 | 3 | 3 | 3 |
| 81 | 5 | 4 | 5 | 4 | 4 | 3 | 4 | 3 | 3 | 3 | 3 | 3 |
| 82 | 5 | 5 | 5 | 3 | 3 | 5 | 4 | 5 | 5 | 3 | 5 | 5 |
| 83 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 3 |
| 84 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 2 | 4 | 4 |
| 85 | 5 | 5 | 5 | 1 | 4 | 2 | 3 | 3 | 5 | 3 | 5 | 4 |
| 86 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 87 | 4 | 4 | 5 | 1 | 5 | 2 | 4 | 2 | 3 | 5 | 5 | 4 |
| 88 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 89 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 |
| 90 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| 91 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 92 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 3 | 5 | 5 |
| 93 | 4 | 4 | 5 | 4 | 5 | 4 | 3 | 4 | 5 | 3 | 4 | 5 |
| 94 | 4 | 5 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 95 | 4 | 4 | 5 | 3 | 3 | 5 | 4 | 4 | 4 | 3 | 3 | 4 |
| 96 | 5 | 4 | 4 | 1 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 4 |
| 97 | 5 | 5 | 5 | 5 | 1 | 5 | 1 | 2 | 2 | 2 | 2 | 2 |
| 98 | 5 | 5 | 5 | 3 | 3 | 3 | 1 | 1 | 3 | 3 | 3 | 3 |
| 99 | 1 | 2 | 1 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 1 |
| 100 | 1 | 2 | 2 | 1 | 1 | 2 | 2 | 2 | 1 | 2 | 1 | 2 |

1. **Variabel *Mental Accounting***

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Responden | X3.1 | X3.2 | X3.3 | X3.4 | X3.5 | X3.6 | X3.7 | X3.8 |
| 1 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 4 |
| 2 | 3 | 3 | 3 | 3 | 5 | 5 | 5 | 5 |
| 3 | 5 | 4 | 2 | 3 | 5 | 4 | 5 | 5 |
| 4 | 3 | 3 | 3 | 3 | 4 | 4 | 3 | 3 |
| 5 | 1 | 3 | 4 | 4 | 5 | 4 | 5 | 4 |
| 6 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 2 |
| 7 | 5 | 3 | 4 | 5 | 5 | 4 | 4 | 5 |
| 8 | 3 | 3 | 3 | 4 | 5 | 4 | 3 | 4 |
| 9 | 5 | 5 | 3 | 4 | 1 | 4 | 4 | 5 |
| 10 | 4 | 3 | 3 | 3 | 2 | 2 | 3 | 5 |
| 11 | 3 | 3 | 4 | 1 | 4 | 3 | 3 | 3 |
| 12 | 4 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| 13 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 5 |
| 14 | 5 | 4 | 3 | 4 | 3 | 4 | 3 | 4 |
| 15 | 3 | 3 | 5 | 5 | 3 | 2 | 2 | 3 |
| 16 | 3 | 4 | 3 | 2 | 4 | 4 | 4 | 4 |
| 17 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 5 |
| 18 | 5 | 5 | 4 | 3 | 2 | 3 | 4 | 5 |
| 19 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 20 | 3 | 3 | 4 | 4 | 5 | 4 | 3 | 5 |
| 21 | 3 | 3 | 3 | 3 | 5 | 5 | 3 | 3 |
| 22 | 5 | 5 | 2 | 4 | 3 | 3 | 3 | 5 |
| 23 | 4 | 3 | 5 | 3 | 5 | 2 | 2 | 4 |
| 24 | 5 | 5 | 4 | 4 | 4 | 3 | 4 | 4 |
| 25 | 5 | 5 | 2 | 4 | 2 | 4 | 3 | 4 |
| 26 | 4 | 3 | 2 | 3 | 3 | 4 | 3 | 2 |
| 27 | 2 | 2 | 4 | 2 | 4 | 3 | 4 | 5 |
| 28 | 4 | 3 | 2 | 3 | 3 | 3 | 5 | 5 |
| 29 | 5 | 5 | 5 | 4 | 5 | 5 | 3 | 2 |
| 30 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 |
| 31 | 3 | 3 | 4 | 2 | 5 | 4 | 5 | 5 |
| 32 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 4 |
| 33 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 |
| 34 | 4 | 3 | 2 | 4 | 3 | 2 | 3 | 3 |
| 35 | 4 | 4 | 2 | 3 | 4 | 4 | 5 | 4 |
| 36 | 3 | 2 | 3 | 4 | 4 | 3 | 3 | 5 |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 37 | 5 | 5 | 1 | 1 | 5 | 5 | 5 | 5 |
| 38 | 1 | 3 | 5 | 1 | 5 | 5 | 5 | 5 |
| 39 | 3 | 4 | 3 | 5 | 3 | 3 | 2 | 5 |
| 40 | 5 | 4 | 3 | 4 | 4 | 3 | 3 | 3 |
| 41 | 3 | 3 | 3 | 3 | 4 | 4 | 5 | 4 |
| 42 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 |
| 43 | 2 | 3 | 2 | 5 | 5 | 3 | 5 | 5 |
| 44 | 1 | 4 | 3 | 4 | 5 | 5 | 5 | 5 |
| 45 | 3 | 4 | 4 | 3 | 4 | 4 | 5 | 2 |
| 46 | 3 | 2 | 4 | 5 | 5 | 5 | 4 | 5 |
| 47 | 3 | 3 | 2 | 3 | 3 | 3 | 3 | 3 |
| 48 | 3 | 4 | 1 | 4 | 3 | 2 | 5 | 4 |
| 49 | 5 | 4 | 5 | 5 | 3 | 5 | 3 | 3 |
| 50 | 4 | 5 | 3 | 5 | 1 | 1 | 3 | 1 |
| 51 | 3 | 4 | 4 | 4 | 3 | 3 | 5 | 5 |
| 52 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 |
| 53 | 3 | 3 | 3 | 4 | 4 | 3 | 2 | 4 |
| 54 | 4 | 4 | 4 | 3 | 4 | 3 | 3 | 5 |
| 55 | 3 | 3 | 3 | 4 | 4 | 4 | 5 | 4 |
| 56 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 4 |
| 57 | 4 | 3 | 4 | 4 | 4 | 5 | 4 | 4 |
| 58 | 4 | 4 | 4 | 4 | 5 | 3 | 3 | 5 |
| 59 | 4 | 4 | 2 | 3 | 4 | 3 | 3 | 3 |
| 60 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 |
| 61 | 1 | 1 | 5 | 5 | 5 | 5 | 5 | 5 |
| 62 | 4 | 4 | 2 | 3 | 3 | 3 | 3 | 4 |
| 63 | 2 | 2 | 3 | 2 | 3 | 3 | 3 | 4 |
| 64 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 1 |
| 65 | 2 | 3 | 4 | 1 | 1 | 1 | 3 | 5 |
| 66 | 4 | 3 | 5 | 4 | 3 | 3 | 3 | 1 |
| 67 | 3 | 3 | 5 | 4 | 3 | 1 | 3 | 5 |
| 68 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 |
| 69 | 3 | 4 | 2 | 5 | 4 | 5 | 5 | 5 |
| 70 | 5 | 5 | 1 | 3 | 5 | 4 | 4 | 3 |
| 71 | 3 | 4 | 3 | 4 | 4 | 4 | 3 | 3 |
| 72 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 |
| 73 | 5 | 5 | 4 | 3 | 3 | 3 | 3 | 3 |
| 74 | 4 | 4 | 4 | 5 | 4 | 5 | 3 | 5 |
| 75 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 2 |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 76 | 4 | 3 | 2 | 4 | 2 | 3 | 2 | 3 |
| 77 | 3 | 3 | 4 | 4 | 3 | 3 | 3 | 3 |
| 78 | 5 | 5 | 1 | 5 | 5 | 5 | 5 | 3 |
| 79 | 3 | 3 | 3 | 2 | 2 | 5 | 5 | 2 |
| 80 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 |
| 81 | 4 | 3 | 2 | 4 | 3 | 4 | 2 | 4 |
| 82 | 5 | 5 | 3 | 5 | 1 | 5 | 3 | 5 |
| 83 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 |
| 84 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 3 |
| 85 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 |
| 86 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 87 | 4 | 3 | 3 | 4 | 3 | 3 | 3 | 1 |
| 88 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 89 | 5 | 1 | 5 | 4 | 4 | 5 | 3 | 4 |
| 90 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| 91 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 |
| 92 | 4 | 4 | 2 | 1 | 4 | 4 | 5 | 5 |
| 93 | 4 | 4 | 3 | 4 | 5 | 5 | 5 | 3 |
| 94 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 95 | 3 | 4 | 3 | 4 | 4 | 3 | 4 | 5 |
| 96 | 2 | 2 | 3 | 3 | 3 | 3 | 3 | 2 |
| 97 | 1 | 1 | 5 | 2 | 5 | 5 | 5 | 5 |
| 98 | 2 | 2 | 2 | 3 | 5 | 5 | 3 | 1 |
| 99 | 2 | 1 | 2 | 1 | 2 | 1 | 1 | 2 |
| 100 | 2 | 2 | 4 | 4 | 5 | 5 | 5 | 5 |

1. **Variabel Pengelolaan Keuangan (Y)**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Responden | Y.1 | Y.2 | Y.3 | Y.4 | Y.5 | Y.6 | Y.7 | Y.8 | Y.9 | Y.10 | Y.11 |
| 1 | 5 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 |
| 2 | 5 | 5 | 5 | 1 | 3 | 3 | 3 | 5 | 3 | 4 | 3 |
| 3 | 4 | 4 | 3 | 4 | 2 | 1 | 4 | 4 | 5 | 5 | 5 |
| 4 | 5 | 5 | 5 | 3 | 4 | 4 | 5 | 4 | 3 | 4 | 4 |
| 5 | 4 | 5 | 4 | 5 | 2 | 1 | 3 | 5 | 4 | 3 | 1 |
| 6 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 2 |
| 7 | 4 | 3 | 5 | 4 | 5 | 3 | 4 | 4 | 4 | 3 | 5 |
| 8 | 3 | 3 | 3 | 2 | 5 | 1 | 4 | 5 | 5 | 4 | 3 |
| 9 | 5 | 5 | 5 | 1 | 4 | 4 | 4 | 4 | 5 | 5 | 5 |
| 10 | 4 | 3 | 3 | 5 | 2 | 2 | 5 | 5 | 3 | 4 | 1 |
| 11 | 4 | 4 | 5 | 5 | 4 | 4 | 3 | 3 | 3 | 4 | 2 |
| 12 | 5 | 5 | 5 | 5 | 2 | 3 | 5 | 5 | 4 | 4 | 1 |
| 13 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 |
| 14 | 3 | 4 | 5 | 1 | 3 | 3 | 5 | 4 | 1 | 4 | 2 |
| 15 | 3 | 3 | 5 | 1 | 2 | 2 | 4 | 4 | 4 | 4 | 3 |
| 16 | 3 | 4 | 3 | 5 | 3 | 3 | 4 | 5 | 4 | 4 | 4 |
| 17 | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 5 |
| 18 | 5 | 5 | 5 | 5 | 3 | 4 | 5 | 5 | 5 | 5 | 4 |
| 19 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 |
| 20 | 4 | 3 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 3 | 2 |
| 21 | 3 | 3 | 5 | 5 | 5 | 3 | 3 | 3 | 5 | 4 | 1 |
| 22 | 5 | 5 | 3 | 5 | 3 | 3 | 3 | 3 | 5 | 3 | 2 |
| 23 | 3 | 3 | 4 | 3 | 3 | 4 | 5 | 4 | 4 | 3 | 3 |
| 24 | 5 | 4 | 3 | 5 | 3 | 3 | 4 | 3 | 5 | 4 | 1 |
| 25 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 5 |
| 26 | 4 | 4 | 4 | 3 | 3 | 4 | 5 | 2 | 5 | 4 | 4 |
| 27 | 4 | 5 | 3 | 5 | 1 | 2 | 5 | 5 | 3 | 2 | 2 |
| 28 | 5 | 5 | 5 | 5 | 3 | 2 | 5 | 5 | 3 | 3 | 5 |
| 29 | 3 | 5 | 5 | 5 | 2 | 3 | 5 | 5 | 5 | 5 | 5 |
| 30 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 31 | 5 | 5 | 4 | 5 | 5 | 3 | 5 | 5 | 4 | 1 | 4 |
| 32 | 5 | 4 | 4 | 4 | 4 | 5 | 3 | 4 | 4 | 4 | 3 |
| 33 | 4 | 3 | 3 | 3 | 2 | 2 | 3 | 3 | 4 | 3 | 2 |
| 34 | 3 | 4 | 4 | 3 | 4 | 3 | 5 | 3 | 4 | 3 | 4 |
| 35 | 4 | 3 | 5 | 5 | 2 | 4 | 5 | 5 | 5 | 5 | 2 |
| 36 | 4 | 5 | 5 | 4 | 1 | 3 | 5 | 5 | 4 | 5 | 3 |

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 37 | 3 | 2 | 5 | 2 | 1 | 2 | 3 | 2 | 5 | 4 | 2 |
| 38 | 5 | 3 | 5 | 5 | 1 | 1 | 5 | 5 | 3 | 1 | 1 |
| 39 | 1 | 1 | 5 | 5 | 1 | 1 | 5 | 5 | 5 | 5 | 5 |
| 40 | 5 | 5 | 4 | 4 | 2 | 4 | 4 | 4 | 4 | 5 | 1 |
| 41 | 3 | 2 | 4 | 4 | 3 | 3 | 4 | 3 | 3 | 5 | 3 |
| 42 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 2 |
| 43 | 5 | 5 | 1 | 5 | 1 | 3 | 3 | 3 | 3 | 1 | 1 |
| 44 | 5 | 5 | 5 | 4 | 2 | 2 | 5 | 5 | 5 | 5 | 4 |
| 45 | 1 | 3 | 2 | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 4 |
| 46 | 4 | 4 | 5 | 2 | 2 | 2 | 5 | 5 | 3 | 2 | 4 |
| 47 | 4 | 5 | 5 | 4 | 3 | 3 | 3 | 4 | 3 | 3 | 2 |
| 48 | 5 | 5 | 3 | 5 | 2 | 5 | 5 | 5 | 1 | 1 | 1 |
| 49 | 4 | 4 | 5 | 2 | 3 | 3 | 5 | 5 | 5 | 5 | 5 |
| 50 | 5 | 5 | 5 | 3 | 3 | 3 | 5 | 4 | 5 | 5 | 5 |
| 51 | 1 | 4 | 5 | 5 | 1 | 2 | 5 | 1 | 3 | 2 | 1 |
| 52 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 |
| 53 | 4 | 5 | 4 | 5 | 3 | 3 | 5 | 5 | 4 | 3 | 2 |
| 54 | 3 | 4 | 4 | 2 | 4 | 1 | 5 | 5 | 3 | 1 | 1 |
| 55 | 4 | 4 | 4 | 2 | 3 | 3 | 4 | 3 | 4 | 4 | 1 |
| 56 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 3 | 5 | 5 | 5 |
| 57 | 2 | 5 | 5 | 2 | 5 | 3 | 5 | 4 | 3 | 4 | 3 |
| 58 | 3 | 5 | 4 | 2 | 3 | 2 | 3 | 4 | 5 | 4 | 3 |
| 59 | 5 | 5 | 5 | 5 | 3 | 5 | 3 | 5 | 5 | 5 | 5 |
| 60 | 5 | 5 | 5 | 2 | 3 | 4 | 5 | 5 | 5 | 5 | 2 |
| 61 | 1 | 5 | 1 | 1 | 5 | 5 | 5 | 2 | 3 | 2 | 2 |
| 62 | 4 | 4 | 5 | 4 | 3 | 3 | 4 | 4 | 5 | 4 | 2 |
| 63 | 4 | 5 | 3 | 4 | 2 | 3 | 4 | 4 | 3 | 2 | 2 |
| 64 | 5 | 5 | 4 | 2 | 4 | 5 | 5 | 5 | 4 | 3 | 3 |
| 65 | 3 | 4 | 4 | 5 | 2 | 2 | 4 | 5 | 3 | 3 | 1 |
| 66 | 5 | 5 | 4 | 5 | 3 | 3 | 5 | 4 | 5 | 4 | 3 |
| 67 | 3 | 5 | 5 | 5 | 4 | 2 | 5 | 4 | 5 | 3 | 3 |
| 68 | 4 | 5 | 4 | 4 | 2 | 4 | 5 | 4 | 5 | 3 | 2 |
| 69 | 3 | 5 | 5 | 5 | 1 | 3 | 5 | 4 | 2 | 1 | 1 |
| 70 | 5 | 5 | 5 | 3 | 4 | 4 | 4 | 4 | 5 | 4 | 3 |
| 71 | 4 | 5 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 3 |
| 72 | 5 | 5 | 4 | 3 | 4 | 4 | 3 | 4 | 5 | 5 | 3 |
| 73 | 4 | 4 | 5 | 5 | 4 | 3 | 5 | 5 | 5 | 4 | 3 |
| 74 | 4 | 4 | 5 | 1 | 3 | 2 | 3 | 2 | 5 | 5 | 5 |
| 75 | 2 | 3 | 5 | 1 | 4 | 5 | 4 | 3 | 4 | 5 | 2 |

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 76 | 4 | 4 | 4 | 2 | 3 | 3 | 3 | 3 | 4 | 3 | 2 |
| 77 | 5 | 5 | 5 | 5 | 3 | 4 | 4 | 5 | 3 | 4 | 1 |
| 78 | 5 | 5 | 5 | 1 | 3 | 4 | 5 | 5 | 5 | 5 | 5 |
| 79 | 4 | 4 | 4 | 4 | 2 | 4 | 5 | 5 | 4 | 4 | 4 |
| 80 | 5 | 5 | 5 | 1 | 5 | 5 | 3 | 3 | 5 | 5 | 3 |
| 81 | 1 | 5 | 5 | 3 | 5 | 4 | 5 | 5 | 4 | 5 | 3 |
| 82 | 5 | 5 | 5 | 1 | 5 | 5 | 5 | 5 | 5 | 5 | 3 |
| 83 | 3 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 |
| 84 | 4 | 4 | 4 | 3 | 5 | 3 | 3 | 4 | 3 | 4 | 2 |
| 85 | 4 | 4 | 4 | 2 | 3 | 4 | 5 | 5 | 5 | 4 | 5 |
| 86 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 87 | 5 | 5 | 3 | 1 | 4 | 5 | 5 | 3 | 5 | 4 | 3 |
| 88 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 89 | 5 | 5 | 4 | 1 | 5 | 5 | 5 | 4 | 5 | 5 | 2 |
| 90 | 3 | 3 | 4 | 3 | 1 | 3 | 3 | 4 | 5 | 5 | 2 |
| 91 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 |
| 92 | 3 | 4 | 5 | 5 | 2 | 2 | 5 | 4 | 5 | 4 | 1 |
| 93 | 4 | 3 | 5 | 4 | 5 | 2 | 5 | 4 | 2 | 5 | 5 |
| 94 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 3 |
| 95 | 4 | 3 | 4 | 3 | 3 | 4 | 5 | 4 | 2 | 3 | 3 |
| 96 | 4 | 5 | 3 | 1 | 2 | 3 | 3 | 4 | 1 | 2 | 1 |
| 97 | 1 | 2 | 2 | 5 | 1 | 1 | 5 | 5 | 1 | 1 | 1 |
| 98 | 4 | 5 | 5 | 2 | 5 | 5 | 3 | 5 | 5 | 5 | 3 |
| 99 | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 1 | 3 | 2 | 1 |
| 100 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |

Lampiran 4 Output SPSS Versi 22

1. **Hasil Uji Validitas**
2. **Variabel Gaya Hidup (X1)**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | |
|  | | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 | X1.7 | X1.8 | Total X1 |
| X1.1 | Pearson Correlation | 1 | -,047 | -,067 | ,457\*\* | -,002 | ,388\*\* | ,456\*\* | ,256\* | ,473\*\* |
| Sig. (2-tailed) |  | ,641 | ,508 | ,000 | ,987 | ,000 | ,000 | ,010 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.2 | Pearson Correlation | -,047 | 1 | ,595\*\* | ,133 | ,595\*\* | ,082 | ,131 | ,365\*\* | ,685\*\* |
| Sig. (2-tailed) | ,641 |  | ,000 | ,188 | ,000 | ,420 | ,193 | ,000 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.3 | Pearson Correlation | -,067 | ,595\*\* | 1 | -,023 | ,428\*\* | ,016 | -,055 | ,272\*\* | ,524\*\* |
| Sig. (2-tailed) | ,508 | ,000 |  | ,824 | ,000 | ,876 | ,583 | ,006 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.4 | Pearson Correlation | ,457\*\* | ,133 | -,023 | 1 | ,043 | ,435\*\* | ,250\* | ,250\* | ,507\*\* |
| Sig. (2-tailed) | ,000 | ,188 | ,824 |  | ,669 | ,000 | ,012 | ,012 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.5 | Pearson Correlation | -,002 | ,595\*\* | ,428\*\* | ,043 | 1 | -,083 | ,106 | ,455\*\* | ,622\*\* |
| Sig. (2-tailed) | ,987 | ,000 | ,000 | ,669 |  | ,413 | ,295 | ,000 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.6 | Pearson Correlation | ,388\*\* | ,082 | ,016 | ,435\*\* | -,083 | 1 | ,317\*\* | ,198\* | ,436\*\* |
| Sig. (2-tailed) | ,000 | ,420 | ,876 | ,000 | ,413 |  | ,001 | ,049 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.7 | Pearson Correlation | ,456\*\* | ,131 | -,055 | ,250\* | ,106 | ,317\*\* | 1 | ,301\*\* | ,516\*\* |
| Sig. (2-tailed) | ,000 | ,193 | ,583 | ,012 | ,295 | ,001 |  | ,002 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.8 | Pearson Correlation | ,256\* | ,365\*\* | ,272\*\* | ,250\* | ,455\*\* | ,198\* | ,301\*\* | 1 | ,730\*\* |
| Sig. (2-tailed) | ,010 | ,000 | ,006 | ,012 | ,000 | ,049 | ,002 |  | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Total\_X1 | Pearson Correlation | ,473\*\* | ,685\*\* | ,524\*\* | ,507\*\* | ,622\*\* | ,436\*\* | ,516\*\* | ,730\*\* | 1 |
| Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | | |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | | | | | |

1. **Variabel Literasi Keuangan (X2)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | | | | | |
|  | | X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | X2.6 | X2.7 | X2.8 | X2.9 | X2. 10 | X2. 11 | X2 .12 | Total\_X2 |
| X2.1 | Pearson Correlation | 1 | ,593\*\* | ,644\*\* | ,380\*\* | ,378\*\* | ,535\*\* | ,374\*\* | ,378\*\* | ,370\*\* | ,471\*\* | ,441\*\* | ,543\*\* | ,741\*\* |
| Sig.  (2-tailed) |  | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.2 | Pearson Correlation | ,593\*\* | 1 | ,727\*\* | ,379\*\* | ,226\* | ,463\*\* | ,249\* | ,302\*\* | ,275\*\* | ,218\* | ,289\*\* | ,403\*\* | ,603\*\* |
| Sig. (2-tailed) | ,000 |  | ,000 | ,000 | ,024 | ,000 | ,012 | ,002 | ,006 | ,029 | ,004 | ,000 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.3 | Pearson Correlation | ,644\*\* | ,727\*\* | 1 | ,398\*\* | ,339\*\* | ,505\*\* | ,239\* | ,212\* | ,283\*\* | ,171 | ,255\* | ,343\*\* | ,608\*\* |
| Sig. (2-tailed) | ,000 | ,000 |  | ,000 | ,001 | ,000 | ,017 | ,035 | ,004 | ,089 | ,011 | ,000 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.4 | Pearson Correlation | ,380\*\* | ,379\*\* | ,398\*\* | 1 | ,384\*\* | ,540\*\* | ,285\*\* | ,293\*\* | ,198\* | ,160 | ,226\* | ,274\*\* | ,578\*\* |
| Sig. (2-tailed) | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,004 | ,003 | ,048 | ,111 | ,024 | ,006 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.5 | Pearson Correlation | ,378\*\* | ,226\* | ,339\*\* | ,384\*\* | 1 | ,289\*\* | ,387\*\* | ,386\*\* | ,455\*\* | ,415\*\* | ,316\*\* | ,336\*\* | ,642\*\* |
| Sig. (2-tailed) | ,000 | ,024 | ,001 | ,000 |  | ,004 | ,000 | ,000 | ,000 | ,000 | ,001 | ,001 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.6 | Pearson Correlation | ,535\*\* | ,463\*\* | ,505\*\* | ,540\*\* | ,289\*\* | 1 | ,330\*\* | ,504\*\* | ,305\*\* | ,236\* | ,228\* | ,353\*\* | ,654\*\* |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,004 |  | ,001 | ,000 | ,002 | ,018 | ,022 | ,000 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.7 | Pearson Correlation | ,374\*\* | ,249\* | ,239\* | ,285\*\* | ,387\*\* | ,330\*\* | 1 | ,557\*\* | ,537\*\* | ,361\*\* | ,462\*\* | ,522\*\* | ,675\*\* |
| Sig. (2-tailed) | ,000 | ,012 | ,017 | ,004 | ,000 | ,001 |  | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.8 | Pearson Correlation | ,378\*\* | ,302\*\* | ,212\* | ,293\*\* | ,386\*\* | ,504\*\* | ,557\*\* | 1 | ,546\*\* | ,376\*\* | ,362\*\* | ,482\*\* | ,688\*\* |
| Sig. (2-tailed) | ,000 | ,002 | ,035 | ,003 | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.9 | Pearson Correlation | ,370\*\* | ,275\*\* | ,283\*\* | ,198\* | ,455\*\* | ,305\*\* | ,537\*\* | ,546\*\* | 1 | ,486\*\* | ,543\*\* | ,526\*\* | ,705\*\* |
| Sig. (2-tailed) | ,000 | ,006 | ,004 | ,048 | ,000 | ,002 | ,000 | ,000 |  | ,000 | ,000 | ,000 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.10 | Pearson Correlation | ,471\*\* | ,218\* | ,171 | ,160 | ,415\*\* | ,236\* | ,361\*\* | ,376\*\* | ,486\*\* | 1 | ,653\*\* | ,634\*\* | ,653\*\* |
| Sig. (2-tailed) | ,000 | ,029 | ,089 | ,111 | ,000 | ,018 | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.11 | Pearson Correlation | ,441\*\* | ,289\*\* | ,255\* | ,226\* | ,316\*\* | ,228\* | ,462\*\* | ,362\*\* | ,543\*\* | ,653\*\* | 1 | ,733\*\* | ,686\*\* |
| Sig. (2-tailed) | ,000 | ,004 | ,011 | ,024 | ,001 | ,022 | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.12 | Pearson Correlation | ,543\*\* | ,403\*\* | ,343\*\* | ,274\*\* | ,336\*\* | ,353\*\* | ,522\*\* | ,482\*\* | ,526\*\* | ,634\*\* | ,733\*\* | 1 | ,759\*\* |
| Sig. (2-tailed) | ,000 | ,000 | ,000 | ,006 | ,001 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Total\_X2 | Pearson Correlation | ,741\*\* | ,603\*\* | ,608\*\* | ,578\*\* | ,642\*\* | ,654\*\* | ,675\*\* | ,688\*\* | ,705\*\* | ,653\*\* | ,686\*\* | ,759\*\* | 1 |
| Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | | | | | | |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | | | | | | | | | |

1. **Variabel *Mental Accounting***

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | |
|  | | X3. 1 | X3.2 | X3.3 | X3.4 | X3.5 | X36 | X37 | X3.8 | Total.X3 |
| X3.1 | Pearson Correlation | 1 | ,677\*\* | ,081 | ,384\*\* | -,018 | ,200\* | ,034 | -,066 | ,501\*\* |
| Sig. (2-tailed) |  | ,000 | ,425 | ,000 | ,860 | ,046 | ,733 | ,515 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X3.2 | Pearson Correlation | ,677\*\* | 1 | ,043 | ,360\*\* | ,038 | ,222\* | ,287\*\* | ,076 | ,584\*\* |
| Sig. (2-tailed) | ,000 |  | ,669 | ,000 | ,705 | ,026 | ,004 | ,450 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X3.3 | Pearson Correlation | ,081 | ,043 | 1 | ,316\*\* | ,301\*\* | ,247\* | ,166 | ,113 | ,505\*\* |
| Sig. (2-tailed) | ,425 | ,669 |  | ,001 | ,002 | ,013 | ,098 | ,264 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X3.4 | Pearson Correlation | ,384\*\* | ,360\*\* | ,316\*\* | 1 | ,188 | ,303\*\* | ,148 | ,078 | ,610\*\* |
| Sig. (2-tailed) | ,000 | ,000 | ,001 |  | ,061 | ,002 | ,141 | ,439 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X3.5 | Pearson Correlation | -,018 | ,038 | ,301\*\* | ,188 | 1 | ,590\*\* | ,489\*\* | ,182 | ,604\*\* |
| Sig. (2-tailed) | ,860 | ,705 | ,002 | ,061 |  | ,000 | ,000 | ,070 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X3.6 | Pearson Correlation | ,200\* | ,222\* | ,247\* | ,303\*\* | ,590\*\* | 1 | ,571\*\* | ,140 | ,710\*\* |
| Sig. (2-tailed) | ,046 | ,026 | ,013 | ,002 | ,000 |  | ,000 | ,163 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X3.7 | Pearson Correlation | ,034 | ,287\*\* | ,166 | ,148 | ,489\*\* | ,571\*\* | 1 | ,308\*\* | ,647\*\* |
| Sig. (2-tailed) | ,733 | ,004 | ,098 | ,141 | ,000 | ,000 |  | ,002 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X3.8 | Pearson Correlation | -,066 | ,076 | ,113 | ,078 | ,182 | ,140 | ,308\*\* | 1 | ,412\*\* |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Sig. (2-tailed) | ,515 | ,450 | ,264 | ,439 | ,070 | ,163 | ,002 |  | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Total.X3 | Pearson Correlation | ,501\*\* | ,584\*\* | ,505\*\* | ,610\*\* | ,604\*\* | ,710\*\* | ,647\*\* | ,412\*\* | 1 |
| Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | | |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | | | | | |

1. **Variabel Pengelola Keuangan (Y)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | | | | | |
|  | | Y.1 | Y.2 | Y.3 | Y.4 | Y.5 | Y.6 | Y.7 | Y.8 | Y.9 | Y.10 | Y.11 | Total\_Y | |
| Y.1 | Pearson Correlation | 1 | ,564\*\* | ,329\*\* | ,143 | ,236\* | ,411\*\* | ,132 | ,352\*\* | ,339\*\* | ,280\*\* | ,236\* | ,630\*\* | |
| Sig. (2-tailed) |  | ,000 | ,001 | ,157 | ,018 | ,000 | ,191 | ,000 | ,001 | ,005 | ,018 | ,000 | |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | |
| Y.2 | Pearson Correlation | ,564\*\* | 1 | ,277\*\* | ,096 | ,326\*\* | ,461\*\* | ,259\*\* | ,355\*\* | ,214\* | ,147 | ,171 | ,591\*\* | |
| Sig. (2-tailed) | ,000 |  | ,005 | ,342 | ,001 | ,000 | ,009 | ,000 | ,033 | ,145 | ,088 | ,000 | |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | |
| Y.3 | Pearson Correlation | ,329\*\* | ,277\*\* | 1 | ,099 | ,269\*\* | ,209\* | ,334\*\* | ,363\*\* | ,366\*\* | ,531\*\* | ,369\*\* | ,639\*\* | |
| Sig. (2-tailed) | ,001 | ,005 |  | ,327 | ,007 | ,037 | ,001 | ,000 | ,000 | ,000 | ,000 | ,000 | |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | |
| Y.4 | Pearson Correlation | ,143 | ,096 | ,099 | 1 | -,128 | -,051 | ,228\* | ,306\*\* | ,043 | -,089 | ,015 | ,285\*\* | |
| Sig. (2-tailed) | ,157 | ,342 | ,327 |  | ,206 | ,614 | ,023 | ,002 | ,668 | ,381 | ,886 | ,004 | |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | |
| Y.5 | Pearson Correlation | ,236\* | ,326\*\* | ,269\*\* | -,128 | 1 | ,570\*\* | ,096 | ,126 | ,299\*\* | ,373\*\* | ,413\*\* | ,584\*\* |
| Sig. (2-tailed) | ,018 | ,001 | ,007 | ,206 |  | ,000 | ,341 | ,211 | ,002 | ,000 | ,000 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Y.6 | Pearson Correlation | ,000 | ,000 | ,037 | -,051 | ,570\*\* | 1 | ,168 | ,133 | ,280\*\* | ,403\*\* | ,310\*\* | ,625\*\* |
| Sig. (2-tailed) | 100 | 100 | 100 | ,614 | ,000 |  | ,095 | ,188 | ,005 | ,000 | ,002 | ,000 |
| N |  |  |  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Y.7 | Pearson Correlation | ,132 | ,259\*\* | ,334\*\* | ,228\* | ,096 | ,168 | 1 | ,463\*\* | ,097 | ,092 | ,267\*\* | ,462\*\* |
| Sig. (2-tailed) | ,191 | ,009 | ,001 | ,023 | ,341 | ,095 |  | ,000 | ,337 | ,364 | ,007 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Y.8 | Pearson Correlation | ,352\*\* | ,355\*\* | ,363\*\* | ,306\*\* | ,126 | ,133 | ,463\*\* | 1 | ,118 | ,197\* | ,270\*\* | ,558\*\* |
| Sig. (2-tailed) | ,000 | ,000 | ,000 | ,002 | ,211 | ,188 | ,000 |  | ,244 | ,049 | ,007 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Y.9 | Pearson Correlation | ,339\*\* | ,214\* | ,366\*\* | ,043 | ,299\*\* | ,280\*\* | ,097 | ,118 | 1 | ,653\*\* | ,430\*\* | ,616\*\* |
| Sig. (2-tailed) | ,001 | ,033 | ,000 | ,668 | ,002 | ,005 | ,337 | ,244 |  | ,000 | ,000 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Y.10 | Pearson Correlation | ,280\*\* | ,147 | ,531\*\* | -,089 | ,373\*\* | ,403\*\* | ,092 | ,197\* | ,653\*\* | 1 | ,511\*\* | ,658\*\* |
| Sig. (2-tailed) | ,005 | ,145 | ,000 | ,381 | ,000 | ,000 | ,364 | ,049 | ,000 |  | ,000 | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Y.11 | Pearson Correlation | ,236\* | ,171 | ,369\*\* | ,015 | ,413\*\* | ,310\*\* | ,267\*\* | ,270\*\* | ,430\*\* | ,511\*\* | 1 | ,656\*\* |
| Sig. (2-tailed) | ,018 | ,088 | ,000 | ,886 | ,000 | ,002 | ,007 | ,007 | ,000 | ,000 |  | ,000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Total\_Y | Pearson Correlation | ,630\*\* | ,591\*\* | ,639\*\* | ,285\*\* | ,584\*\* | ,625\*\* | ,462\*\* | ,558\*\* | ,616\*\* | ,658\*\* | ,656\*\* | 1 |
| Sig. (2-tailed) | ,000 | ,000 | ,000 | ,004 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | | | | | |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | | | | | | | | |

1. **Hasil Uji Reabilitas**
2. **Variabel Gaya Hidup (X1)**

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| ,702 | 8 |

1. **Variabel Literasi Keuangan (X2)**

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| ,881 | 12 |

1. **Variabel *Mental Accounting* (X3)**

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| ,735 | 9 |

1. **Variabel Pengelolaan Keuangan (Y)**

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| ,785 | 11 |

1. **Hasil Statistik Deskriptif**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| Pengelolaan Keuangan | 100 | 11 | 55 | 41,41 | 7,273 |
| Gaya Hidup | 100 | 18 | 40 | 28,96 | 5,322 |
| Literasi Keuangan | 100 | 14 | 60 | 47,49 | 7,872 |
| Mental Accounting | 100 | 12 | 40 | 29,72 | 5,031 |
| Valid N (listwise) | 100 |  |  |  |  |

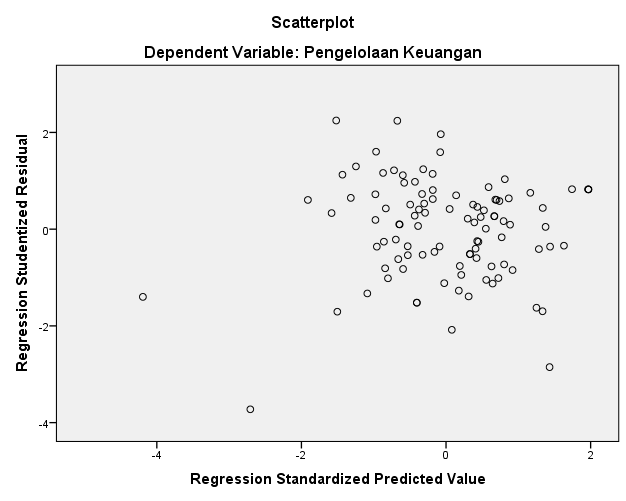
1. **Hasil Uji Asumsi Klasik**
2. **Hasil Uji Normalitas**

|  |  |  |
| --- | --- | --- |
| **One-Sample Kolmogorov-Smirnov Test** | | |
|  | | Unstandardized Residual |
| N | | 100 |
| Normal Parametersa,b | Mean | ,0000000 |
| Std. Deviation | 5,63567141 |
| Most Extreme Differences | Absolute | ,079 |
| Positive | ,048 |
| Negative | -,079 |
| Test Statistic | | ,079 |
| Asymp. Sig. (2-tailed) | | ,130c |
| a. Test distribution is Normal. | | |
| b. Calculated from data. | | |
| c. Lilliefors Significance Correction. | | |

1. **Hasil Uji Multikolenaritas**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. | Collinearity Statistics | |
| B | Std. Error | Beta | Tolerance | VIF |
| 1 | (Constant) | 10,223 | 4,179 |  | 2,446 | ,016 |  |  |
| Gaya Hidup | ,232 | ,124 | ,170 | 1,869 | ,065 | ,758 | 1,319 |
| Literasi Keuangan | ,504 | ,093 | ,545 | 5,429 | ,000 | ,620 | 1,612 |
| Mental Accounting | ,018 | ,157 | ,013 | ,117 | ,907 | ,532 | 1,878 |
| a. Dependent Variable: Pengelolaan Keuangan | | | | | | | | |

1. **Hasil Uji Heteroskedastisitas**

****

1. **Hasil Uji Hasil Analisis Regresi Linier Berganda**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
| B | Std. Error | Beta | Tolerance | VIF |
| 1 | (Constant) | 10,223 | 4,179 |  | 2,446 | ,016 |  |  |
| Gaya Hidup | ,232 | ,124 | ,170 | 1,869 | ,065 | ,758 | 1,319 |
| Literasi Keuangan | ,504 | ,093 | ,545 | 5,429 | ,000 | ,620 | 1,612 |
| Mental Accounting | ,018 | ,157 | ,013 | ,117 | ,907 | ,532 | 1,878 |
| a. Dependent Variable: Pengelolaan Keuangan | | | | | | | | | |

1. **Hasil Uji Hipotesis**
2. **Hasil Uji t**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
| B | Std. Error | Beta | Tolerance | VIF |
| 1 | (Constant) | 10,223 | 4,179 |  | 2,446 | ,016 |  |  |
| Gaya Hidup | ,232 | ,124 | ,170 | 1,869 | ,065 | ,758 | 1,319 |
| Literasi Keuangan | ,504 | ,093 | ,545 | 5,429 | ,000 | ,620 | 1,612 |
| Mental Accounting | ,018 | ,157 | ,013 | ,117 | ,907 | ,532 | 1,878 |
| a. Dependent Variable: Pengelolaan Keuangan | | | | | | | |

1. **Uji Statistik F**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
| 1 | Regression | 2091,872 | 3 | 697,291 | 21,289 | ,000b |
| Residual | 3144,318 | 96 | 32,753 |  |  |
| Total | 5236,190 | 99 |  |  |  |
| a. Dependent Variable: Pengelolaan Keuangan | | | | | | |
| b. Predictors: (Constant), Mental Accounting, Gaya Hidup, Literasi Keuangan | | | | | | |

1. **Koefisien Determinasi**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summaryb** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | ,632a | ,400 | ,381 | 5,72305 |
| a. Predictors: (Constant), Mental Accounting, Gaya Hidup, Literasi Keuangan | | | | |
| b. Dependent Variable: Pengelolaan Keuangan | | | | |